

**Information to identify the case:**

Debtor 1 **Robert Allen Lellock** Social Security number or ITIN **xxx-xx-7741**  
 First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 Debtor 2 Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 United States Bankruptcy Court **WESTERN DISTRICT OF**  
**PENNSYLVANIA** Date case filed for chapter **7 9/13/19**  
 Case number: **19-23622-TPA**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert Allen Lellock	
2. All other names used in the last 8 years		
3. Address	56 Estella Street Pittsburgh, PA 15211	
4. Debtor's attorney Name and address	Samuel M. DiFatta PO Box 23 Tarentum, PA 15084	Contact phone 724-882-5175 Email: <a href="mailto:difat1015@comcast.net">difat1015@comcast.net</a>
5. Bankruptcy trustee Name and address	Jeffrey J. Sikirica 121 Northbrook Drive Pine Township Gibsonia, PA 15044	Contact phone 724-625-2566 Email: <a href="mailto:trusteesikirica@zoominternet.net">trusteesikirica@zoominternet.net</a>

For more information, see page 2 &gt;

Debtor **Robert Allen Lellock**

Case number **19-23622-TPA**

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p>	<p>U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219</p>	<p>Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.</p> <p>Contact phone 412-644-2700</p> <p>Date: 9/25/19</p>
<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>November 4, 2019 at 03:00 PM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p><b>Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222</b></p>
<p><b>8. Presumption of abuse</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>Filing deadline: 1/3/20</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>	
<p><b>10. Proof of claim</b></p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p><b>11. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Robert Allen Lellock**  
Debtor(s)

Bankruptcy Case No.: 19-23622-TPA  
Chapter: 7

**ORDER**

**WHEREAS**, *Federal Rule of Bankruptcy Procedure 1007(c)* requires an individual debtor to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case.

**WHEREAS**, *11 U.S.C. §727(a)(11)* states that the Court shall not grant a discharge unless the debtor completes an instructional course concerning personal financial management after filing the petition.

It is hereby **ORDERED, ADJUDGED and DECREED** that this case shall be closed without entry of a discharge on the 75<sup>th</sup> day after the first meeting set for the meeting of creditors *unless*, within 60 days after the first date set for the meeting of creditors, the debtor files a Certificate that the course in personal financial management described in *11 U.S.C. §111* was completed. The Certificate must substantially conform to *Official Form No. 423*, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is **FURTHER ORDERED** that a debtor who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone shall file a motion with the Court to be excused from attending the course within 60 days after the first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the debtor fails to timely file the motion.

Dated: September 25, 2019

Thomas P. Agresti  
United States Bankruptcy Judge

***REMINDER TO COUNSEL***

***BEFORE FILING:***

Generally, a person is ineligible to be a debtor unless he/she has taken a credit counseling course within 180 days before filing a petition and files the certificate. *11 U.S.C. Section 109(h)(1)*.

***AFTER FILING:***

A Chapter 7 debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (*Official Form 423*). *11 U.S.C. Section 727(a)(11)* and *Rule 1007(b)(7)*.

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Robert Allen Lellock  
 Debtor

Case No. 19-23622-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Sep 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2019.

db +Robert Allen Lellock, 56 Estella Street, Pittsburgh, PA 15211-2155  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 tr +Jeffrey J. Sikirica, 121 Northbrook Drive, Pine Township, Gibsonia, PA 15044-8983  
 15122939 +Lakeview Loan Servicing/Flagstar Bank, Ell15-3, 5151 Corporate Drive, Troy, MI 48098-2639  
 15122940 +PHEAA, PO Box 61017, Harrisburg, PA 17106-1017  
 15122941 +Portfolio Recovery Services, PO Box 12903, Norfolk, VA 23541-0903  
 15122943 +Shawn Logan, C/O Peirce & Associates, 707 Grant Street, Suite 125,  
 Pittsburgh, PA 15219-1909

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: difattal015@comcast.net Sep 26 2019 03:25:54 Samuel M. DiFatta, PO Box 23,  
 Tarentum, PA 15084

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 26 2019 03:27:05 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 26 2019 03:27:19  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721

cr +E-mail/Text: kburkley@bernsteinlaw.com Sep 26 2019 03:28:12 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945

cr +EDI: PRA.COM Sep 26 2019 06:53:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

15122937 +E-mail/Text: bankruptcy@cavps.com Sep 26 2019 03:27:48 Calvary Portfolio Service,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322

15122938 EDI: DISCOVER.COM Sep 26 2019 06:53:00 Discover Financial Services, PO Box 15316,  
 Wilmington, DE 19850

15122944 +EDI: RMSC.COM Sep 26 2019 06:53:00 Synchrony Bank/JC Penney, PO Box 965007,  
 Orlando, FL 32896-5007

15123483 +EDI: RMSC.COM Sep 26 2019 06:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

15122945 +EDI: RMSC.COM Sep 26 2019 06:53:00 Synchrony Bank/BP, PO Box 965024,  
 Orlando, FL 32896-5024

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Lakeview Loan Servicing, LLC  
 15122942\* +Portfolio Recovery Services, PO Box 12903, Norfolk, VA 23541-0903

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 27, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
 Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com  
 Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
 jbluemle@bernsteinlaw.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Samuel M. DiFatta on behalf of Debtor Robert Allen Lellock difattal015@comcast.net,  
 richard.gainey@comcast.net;difattasr89351@notify.bestcase.com

District/off: 0315-2

User: dkam  
Form ID: 309A

Page 2 of 2  
Total Noticed: 18

Date Rcvd: Sep 25, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 5